Case 08-71107 Doc 1 Filed 06/13/08 Entered 06/13/08 14:26:10 Desc Main

Document Page 1 of 70 6/13/08 2:17PM B1 (Official Form 1)(1/08) **United States Bankruptcy Court** Voluntary Petition Western District of Virginia Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse) (Last, First, Middle): White, William Alexander All Other Names used by the Debtor in the last 8 years All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): **AKA Bill White** Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN xxx-xx-0693 Street Address of Debtor (No. and Street, City, and State): Street Address of Joint Debtor (No. and Street, City, and State): see below Roanoke, VA ZIP Code ZIP Code 24012 County of Residence or of the Principal Place of Business: County of Residence or of the Principal Place of Business: Roanoke City Mailing Address of Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address): PO BOX 8631 Roanoke, VA ZIP Code ZIP Code 24014 Location of Principal Assets of Business Debtor (if different from street address above): Type of Debtor Nature of Business Chapter of Bankruptcy Code Under Which (Form of Organization) (Check one box) the Petition is Filed (Check one box) (Check one box) ☐ Health Care Business ☐ Chapter 7 Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) ☐ Chapter 15 Petition for Recognition ☐ Chapter 9 Individual (includes Joint Debtors) of a Foreign Main Proceeding Chapter 11 See Exhibit D on page 2 of this form. ■ Railroad ☐ Chapter 15 Petition for Recognition ☐ Chapter 12 □ Stockbroker ☐ Corporation (includes LLC and LLP) of a Foreign Nonmain Proceeding ☐ Chapter 13 Commodity Broker ☐ Partnership ☐ Clearing Bank Other (If debtor is not one of the above entities, Other Nature of Debts check this box and state type of entity below.) Tax-Exempt Entity ☐ Debts are primarily consumer debts, Debts are primarily (Check box, if applicable) defined in 11 U.S.C. § 101(8) as business debts. ☐ Debtor is a tax-exempt organization "incurred by an individual primarily for under Title 26 of the United States Code (the Internal Revenue Code). a personal, family, or household purpose.' Chapter 11 Debtors Filing Fee (Check one box) Check one box: Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). Full Filing Fee attached Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). ☐ Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Check if: Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. ☐ Filing Fee waiver requested (applicable to chapter 7 individuals only). Must Check all applicable boxes: attach signed application for the court's consideration. See Official Form 3B. A plan is being filed with this petition. Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b). Statistical/Administrative Information THIS SPACE IS FOR COURT USE ONLY ■ Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of Creditors 200-999 5,001-10,000 1-49 100-1,000-10,001-25,001-50,001-OVER 50,000 199 100,000 Estimated Assets \$50,001 to \$100,000 \$100,001 to \$500,000 \$10,000,001 to \$50 \$50,000,001 to \$100 \$500,000,001 to \$1 billion \$0 to \$50,000 \$500,001 \$1,000,001 \$100,000,001 to \$1 million

\$10,000,001 to \$50 million

\$50,000,001

to \$100 million

\$100,000,001 \$500,000,001 More than to \$500 to \$1 billion \$1 billion

\$1,000,001 to \$10 million

Estimated Liabilities

\$50.001 to

\$100,000

\$100,001 to \$500,000

\$500,001

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B1 (Official Form 1)(1/08) Page 2 Name of Debtor(s): Voluntary Petition White, William Alexander (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Location Case Number: Date Filed: Where Filed: - None -Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b). and is requesting relief under chapter 11.) ☐ Exhibit A is attached and made a part of this petition. Signature of Attorney for Debtor(s) (Date) Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ☐ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

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Voluntary Petition

B1 (Official Form 1)(1/08)

(This page must be completed and filed in every case)

Name of Debtor(s):

White, William Alexander

Signatures Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ William Alexander White

Signature of Debtor William Alexander White

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

June 13, 2008

Date

Signature of Attorney*

X /s/ Harry W. Brown, Esquire

Signature of Attorney for Debtor(s)

Harry W. Brown, Esquire 41300

Printed Name of Attorney for Debtor(s)

Harry W. Brown, Attorney at Law, P.C.

Firm Name

125 Kirk Avenue S.W. Roanoke, VA 24011

Address

Email: ela@hblawoffice.roacoxmail.com 540-345-0200 Fax: 540-345-4049

Telephone Number

June 13, 2008 Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

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I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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Official Form 1, Exhibit D (10/06)

United States Bankruptcy Court

		Western District of Virginia		
In re	William Alexander White		Case No.	
		Debtor(s)	Chapter	11

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.] ____

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

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Official Form 1, Exh. D (10/06) - Cont.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling
requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signat	ure of Debtor:	/s/ William Alexander White
	_	William Alexander White
Date:	June 13, 2008	

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B4 (Official Form 4) (12/07)

United States Bankruptcy Court Western District of Virginia

In re	William Alexander White		Case No.	
		Debtor(s)	Chapter	11

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

Following is the list of the debtor's creditors holding the 20 largest unsecured claims. The list is prepared in accordance with Fed. R. Bankr. P. 1007(d) for filing in this chapter 11 [or chapter 9] case. The list does not include (1) persons who come within the definition of "insider" set forth in 11 U.S.C. § 101, or (2) secured creditors unless the value of the collateral is such that the unsecured deficiency places the creditor among the holders of the 20 largest unsecured claims. If a minor child is one of the creditors holding the 20 largest unsecured claims, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

(1)	(2)	(3)	(4)	(5)
Name of creditor and complete mailing address including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed, or subject to setoff	Amount of claim [if secured, also state value of security]
Appalachian Power PO BOX 24413 Canton, OH 44701-4413	Appalachian Power PO BOX 24413 Canton, OH 44701-4413 1-800-956-4237	Utility		598.28
Appalachian Power PO BOX 24413 Canton, OH 44701-4413	Appalachian Power PO BOX 24413 Canton, OH 44701-4413 1-800-956-4237	Utility		371.41
Appalachian Power PO BOX 24416 Canton, OH 44701-4413	Appalachian Power PO BOX 24416 Canton, OH 44701-4413	Utility for rental property		278.50
Appalachian Power PO BOX 24416 Canton, OH 44701-4413	Appalachian Power PO BOX 24416 Canton, OH 44701-4413	Utility for rental property		254.06
Appalachian Power PO BOX 24416 Canton, OH 44701-4413	Appalachian Power PO BOX 24416 Canton, OH 44701-4413	Utility for rental property		229.45
Bank of America PO BOX 15710 Carol Stream, IL 60197-5270	Bank of America PO BOX 15710 Carol Stream, IL 60197-5270	Credit card purchases by White Homes & Land, LLC		12,938.73
Bank of America PO BOX 15184 Wilmington, DE 19886-5710	Bank of America PO BOX 15184 Wilmington, DE 19886-5710	Credit card purchases		8,839.57
Barclays PO BOX 8833 Wilmington, DE 19899-8833	Carnival/Sea Miles Barclays PO BOX 8833 Wilmington, DE 19899-8833 1-866-255-1304	Credit card purchases		9,522.00

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In re	William Alexander White	Case No.	
	Debtor(s)		

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(Continuation Sheet)

(1)	(2)	(3)	(4)	(5)
Name of creditor and complete mailing address including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed, or subject to setoff	Amount of claim [if secured, also state value of security]
Brisa Fund, LLLP PO BOX 66667 Washington, DC 20020-0477	Brisa Fund, LLLP PO BOX 66667 Washington, DC 20020-0477	2nd lien on real property 1517 Chapman, 1521 Chapman, 1529 Chapman, 1605 Chapman, 1621 Chapman, 1629- 1631 Chapman, 832 Patterson, 906 Patterson, 1602	Disputed	225,000.00
Edward Jones FIA Card Services PO BOX 175726 Wilmington, DE 19886	Edward Jones FIA Card Services PO BOX 175726 Wilmington, DE 19886 1-800-223-7046	Business loans		24,756.27
Glenda Revord 503 Myra Road Raeford, NC 28376	Harry Brown Harry W. Brown, Esq. 125 Kirk Avenue, S.W. Roanoke, VA 24011 540-345-0200	Legal services		25,399.70
Horn's Plumbing & Heating 3295 Bradshaw Road Salem, VA 24153	Horn's Plumbing & Heating 3295 Bradshaw Road Salem, VA 24153 540-384-5111	Services		2,645.21
Hsbc Bank Po Box 5253 Carol Stream, IL 60197	Hsbc Bank Po Box 5253 Carol Stream, IL 60197	CreditCard		8,714.00
Hsbc Bank Po Box 5253 Carol Stream, IL 60197	Hsbc Bank Po Box 5253 Carol Stream, IL 60197	CreditCard		2,728.00
Jody Stewart, CRR, RMR Official U.S. Court Reporter 600 Granby Street, #217 Norfolk, VA 23510	Jody Stewart, CRR, RMR Official U.S. Court Reporter 600 Granby Street, #217 Norfolk, VA 23510 757-222-7071	Transcript		284.75
Providian PO BOX 660487 Dallas, TX 75266-0487	Providian PO BOX 660487 Dallas, TX 75266-0487 1-800-280-9441	Credit card purchases		9,510.03
Richard Lawrence, Esq. 1st Street, S.W. Roanoke, VA 24016	Richard Lawrence, Esq. 1st Street, S.W. Roanoke, VA 24016 540-982-2606	Legal services		2,000.00
Summit & Roanoke Apt., LLC 48500 Franklin Road S.W. Roanoke, VA 24014	Summit & Roanoke Apt., LLC 48500 Franklin Road S.W. Roanoke, VA 24014			216.96

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B4 (Offi	cial Form 4) (12/07) - Cont.		
In re	William Alexander White	Case No.	
	Debtor(s)		

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(Continuation Sheet)

(1)	(2)	(3)	(4)	(5)
Name of creditor and complete mailing address including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed, or subject to setoff	Amount of claim [if secured, also state value of security]
Western Virginia Water Authority Utility Billing Office PO BOX 1140 Roanoke, VA 24006-1140	Western Virginia Water Authority Utility Billing Office PO BOX 1140 Roanoke, VA 24006-1140	Utility for rental property		235.72
Western Virginia Water Authority Utility Billing Office PO BOX 1140 Roanoke, VA 24006-1140	Western Virginia Water Authority Utility Billing Office PO BOX 1140 Roanoke, VA 24006-1140 540-853-2456	Utility for rental property		841.31

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

I, **William Alexander White**, the debtor in this case, declare under penalty of perjury that I have read the foregoing list and that it is true and correct to the best of my information and belief.

Date	June 13, 2008	Signature	/s/ William Alexander White
			William Alexander White
			Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court Western District of Virginia

In re	William Alexander White		Case No.		
_		Debtor			
			Chapter	11	

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	5	1,361,190.00		
B - Personal Property	Yes	4	565,378.83		
C - Property Claimed as Exempt	Yes	3			
D - Creditors Holding Secured Claims	Yes	3		1,026,064.02	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		3,499.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	12		375,100.62	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	4			3,621.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			3,180.00
Total Number of Sheets of ALL Schedu	ules	36			
	Т	otal Assets	1,926,568.83		
			Total Liabilities	1,404,663.64	

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Form 6 - Statistical Summary (12/07)

United States Bankruptcy Court

Western Distric	ct of Virginia		
William Alexander White		Case No.	
	Debtor ,	Chapter	11
STATISTICAL SUMMARY OF CERTAIN LI f you are an individual debtor whose debts are primarily consumer of case under chapter 7, 11 or 13, you must report all information requirements. Check this box if you are an individual debtor whose debts are report any information here. This information is for statistical purposes only under 28 U.S.C.	lebts, as defined in § 1 uested below. e NOT primarily const	01(8) of the Bankruptcy (umer debts. You are not re	Code (11 U.S.C.§ 101(8
Summarize the following types of liabilities, as reported in the Sc Type of Liability	Amount	em.	
Domestic Support Obligations (from Schedule E)			
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)			
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)			
Student Loan Obligations (from Schedule F)			
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E			
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)			
TOTAL			
State the following:			
Average Income (from Schedule I, Line 16)			
Average Expenses (from Schedule J, Line 18)			
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)			
State the following:			
1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column			
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column			
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column			
4. Total from Schedule F			
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)			

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B6A (Official Form 6A) (12/07)

In re	William Alexander White	Case No	
_		Debtor	

DCUIU

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
Rental property located at 1426 Chapman Ave., S.W., Roanoke, VA 24016; TAX ID #1220102 Tax assessment value for 2008 of \$47,800	Fee simple	-	84,575.00	101,141.07
Rental property located at 1517 Chapman Ave., S.W., Roanoke, VA 24016 Tax ID#1213214 Tax assessment value for 2008 of \$56,200; Appraisal value from 4/25/06 \$93,000	Fee simple	-	106,250.00	108,227.50
Rental property located at 1521 Chapman Ave., S.W., Roanoke, VA 24016 Tax ID# 1213213 Tax assessment value for 2008 of \$63,900 Appraisal value from 4/25/06 \$95,000	Fee simple	-	102,000.00	109,802.46
Rental property located at 1529 Chapman Ave., S.W., Roanoke, VA 24016 Tax ID#1213210 Tax assessment value for 2008 of \$53,500	Fee simple	-	97,750.00	109,802.46
Rental property located at 1605 Chapman Ave., S.W., Roanoke, VA 24016 Tax ID #1213115 Tax assessment value for 2008 of \$62,700; Appraisal value from 4/25/06 in amount of \$95,000	Fee simple	-	110,500.00	109,802.46
Rental property located at 1609 Chapman Ave., S.W., Roanoke, VA 24016 Tax ID #1213114 Tax assessment value for 2008 of \$67,100; Appraisal value from 4/25/06 is \$110,000	Fee simple	-	102,000.00	121,613.24
Rental property located at 1621 Chapman Ave., S.W., Roanoke, VA 24016 Tax ID#1213111 Tax assessment value for 2008 of \$39,500 Appraisal value from 4/25/06 \$85,000	Fee simple	-	102,000.00	101,901.93
		Sub-Total	> 705,075.00	(Total of this page

¹ continuation sheets attached to the Schedule of Real Property

6/13/08 2:17PM

 $B6A\ (Official\ Form\ 6A)\ (12/07)$ - Cont.

In re	William Alexander White	Case No

Debtor

SCHEDULE A - REAL PROPERTY

(Continuation Sheet)

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
Rental property located at 1629-1631 Chapman Ave., S.W., Roanoke, VA 24016 Tax ID #1213109 Tax assessment value for 2008 of \$41,900. Appraisal value of 4/25/06 \$85,000	Fee simple	-	93,500.00	101,902.10
Rental property located at 1502 Chapman Ave., S.W., Roanoke, VA 24016 Tax ID#1320608; Tax assessment value for 2008 of \$55,400	Fee simple	-	102,000.00	67,180.00
Rental property located at 1602 Patterson Ave., S.W., Roanoke, VA 24016 Tax ID#1213108 Tax assessment value for 2008 of \$67,100, Appraisal value from 4/25/06 \$105,000	Fee simple	-	114,750.00	82,676.32
Rental property located at 832 Patterson Ave., S.W., Roanoke, VA 24016 and adjacent lot; Tax ID#1112801, 1112802 & 1112803; Tax assessment value for 2008 of \$92,900	Fee simple	-	140,165.00	106,381.00
Rental property located at 1526 Patterson Ave., S.W., Roanoke, VA 24016 TAX ID#1213203 Tax assessment value for 2008 of \$76,600 Appraisal value from 4/25/06 \$90,000	Fee simple	-	99,450.00	70,659.04
Rental property located at 1513 Chapman Ave., S.W., Roanoke, VA 24016 Tax ID#1213215 Tax assessment value for 2008 of \$65,700	Fee simple	-	106,250.00	79,974.44

Sub-Total > 656,115.00 (Total of this page)

1,361,190.00 Total >

Sheet _____ of ____ continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

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B6A (Official Form 6A) (12/07)

In re	William Alexander White		Case No.	
		Debtor(s)	·-	

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "none" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
Rental property located at 1426 Chapman Ave., S.W., Roanoke, VA 24016; TAX ID #1220102 Tax assessment value for 2008 of \$47,800	Fee simple	NA	\$84,575.00	\$66,141.07***
Rental property located at 1517 Chapman Ave., S.W., Roanoke, VA 24016 Tax ID#1213214 Tax assessment value for 2008 of \$56,200; Appraisal value from 4/25/06 \$93,000	Fee simple	NA	\$106,250.00	\$73,227.50***
Rental property located at 1521 Chapman Ave., S.W., Roanoke, VA 24016 Tax ID# 1213213 Tax assessment value for 2008 of \$63,900 Appraisal value from 4/25/06 \$95,000	Fee simple	NA	\$102,000.00	\$74,802.46***
Rental property located at 1529 Chapman Ave., S.W., Roanoke, VA 24016 Tax ID#1213210 Tax assessment value for 2008 of \$53,500	Fee simple	NA	\$97,750.00	\$74,802.46***

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 $\begin{array}{ccc} \textbf{B6A (Official Form 6A)} & \textbf{(12/07) - Cont.} \\ \text{In re} & \textbf{William Alexander White} \end{array}$

Case	N
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Debtor(s)

SCHEDULE A - REAL PROPERTY

(Continuation Sheet)

			CVID DELVE	
DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
Rental property located at 1605 Chapman Ave., S.W., Roanoke, VA 24016 Tax ID #1213115 Tax assessment value for 2008 of \$62,700; Appraisal value from 4/25/06 in amount of \$95,000	Fee simple	NA	\$110,500.00	\$74,802.46***
Rental property located at 1609 Chapman Ave., S.W., Roanoke, VA 24016 Tax ID #1213114 Tax assessment value for 2008 of \$67,100; Appraisal value from 4/25/06 is \$110,000	Fee simple	NA	\$102,000.00	\$86,613.24***
Rental property located at 1621 Chapman Ave., S.W., Roanoke, VA 24016 Tax ID#1213111 Tax assessment value for 2008 of \$39,500 Appraisal value from 4/25/06 \$85,000	Fee simple	NA	\$102,000.00	\$66,901.93***
Rental property located at 1629- 1631 Chapman Ave., S.W., Roanoke, VA 24016 Tax ID #1213109 Tax assessment value for 2008 of \$41,900. Appraisal value of 4/25/06 \$85,000	Fee simple	NA	\$93,500.00	\$66,902.10***
Rental property located at 1502 Chapman Ave., S.W., Roanoke, VA 24016 Tax ID#1320608; Tax assessment value for 2008 of \$55,400	Fee simple	NA	\$102,000.00	\$67,180.00
Rental property located at 1602 Patterson Ave., S.W., Roanoke, VA 24016 Tax ID#1213108 Tax assessment value for 2008 of \$67,100, Appraisal value from 4/25/06 \$105,000	Fee simple	NA	\$114,750.00	\$82,676.32***

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 $\begin{array}{ccc} \textbf{B6A (Official Form 6A)} & \textbf{(12/07) - Cont.} \\ \text{In re} & & \textbf{William Alexander White} \end{array}$

Case	N

6/13/08 2:20PM

Debtor(s)

SCHEDULE A - REAL PROPERTY

(Continuation Sheet)

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
Rental property located at 832 Patterson Ave., S.W., Roanoke, VA 24016 and adjacent lot; Tax ID#1112801, 1112802 & 1112803; Tax assessment value for 2008 of \$92,900	Fee simple	NA	\$140,165.00	\$106,381.00***
Rental property located at 1526 Patterson Ave., S.W., Roanoke, VA 24016 TAX ID#1213203 Tax assessment value for 2008 of \$76,600 Appraisal value from 4/25/06 \$90,000	Fee simple	NA	\$99,450.00	\$70,659.04
Rental property located at 1513 Chapman Ave., S.W., Roanoke, VA 24016 Tax ID#1213215 Tax assessment value for 2008 of \$65,700	Fee simple	NA	\$106,250.00	\$79,974.44
L	1	Total:	\$1,361,190.00	

(Report also on Summary of Schedules)

^{***}In addition this asset is secured by a blanket lien in the amount of \$35,000.00 in favor of The Washington Savings Bank.

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B6B (Official Form 6B) (12/07)

In re	William Alexander White	Case No.	
_		Debtor	

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O N Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	Cash on hand	-	10.00
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	Personal checking account with Freedom First Credit Union	-	800.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	Security deposit of \$2,000 with Appalachian Power. Uncertain whether deposits have been credited.	-	1.00
4.	Household goods and furnishings, including audio, video, and	Television & stereo Located at the Debtor's residence.	-	100.00
	computer equipment.	equipment. Dinning room set (Table and chairs) Located at the Debtor's residence.	-	100.00
		Bed Located at the Debtor's residence.	-	50.00
		Bookshelves Located at the Debtor's residence.	-	230.00
		2 A/C units Located at the rental properties.	-	40.00
		Washer and dryer Located at the rental property.	-	50.00
		23 Stoves Located at the rental properties.	-	2,300.00
		23 Refrigerators Located at the rental properties.	-	2,300.00

Sub-Total >	5,981.00
(Total of this page)	

³ continuation sheets attached to the Schedule of Personal Property

 $B6B\ (Official\ Form\ 6B)\ (12/07)$ - Cont.

In re	William Alexander White	Case No.
		•

Debtor

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

	(Community Sheet)				
	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Several thousand books, misc. computer diskettes, CDS and DVD's Located at the Debtor's residence.	-	2,000.00
6.	Wearing apparel.		Clothing Located at the Debtor's residence.	-	500.00
7.	Furs and jewelry.		Watch, money clip, pocketwatch, tie bar, cufflinks Located at the Debtor's residence.	-	600.00
			Wedding band	-	500.00
8.	Firearms and sports, photographic, and other hobby equipment.		Shotgun and .380 pistol Located at the Debtor's residence.	-	200.00
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	Х			
10.	Annuities. Itemize and name each issuer.	X			
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.		100% interest in White Homes and Land, LLC	-	500,000.00
14.	Interests in partnerships or joint ventures. Itemize.		94% Interest in ANSWP, LLC	-	1,000.00
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	Х			
16.	Accounts receivable.		Accounts receivable from judgment tenants on rents. [List available upon request]	-	34,815.83

Sub-Total > 539,615.83 (Total of this page)

Sheet <u>1</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re	William Alexander White	Case No.	
		,	

Debtor

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
			Estimated accounts receivable on rents for properties owned by the Debtor. 1426 Champan-\$200 1521 Chapman-\$525 1605 Chapman-\$450	-	1,175.00
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.		Potential Federal & State Income tax refunds from years 2005, 2006, 2007 & 2008	-	1.00
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.		Potential incohate interest in inheritance property	-	2.00
21.	Other contingent and unliquidated claims of every nature, including		Claim against Trouttman Sanders, LLP & Kevin Mottley, Esquire. Value unknown.	-	1.00
debtor, aı	tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.		Claim against Family First Mortgage & Chase bank. Value unknown.		1.00
			Claim against Option One Mortgage and agents. Value unknown.	-	1.00
22.	Patents, copyrights, and other intellectual property. Give particulars.		Copyrights of Bill White	-	1.00
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			

Sub-Total > 1,182.00

(Total of this page)

Sheet **2** of **3** continuation sheets attached to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re	William Alexander White	Case No.
		•

Debtor

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	х			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.		2004 Toyota Coupe 2D SLE Located at the Debtor's residence.	-	14,600.00
		\$ N	2000 Dodge Caravan-V6 Caravan SE; Debtor paid 33,500.00 in September of 2006 for said vehicle. NADA Book value is \$5,150.00. Located at the Debtor's residence.	J	3,500.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.		Computer and computer desk cocated at the Debtor's residence.	-	500.00
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.	X			

Sub-Total > 18,600.00 (Total of this page)

Total > **565,378.83**

Sheet <u>3</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

B6C (Official Form 6C) (12/07)

In re	William Alexander White	Case No.
		,

Debtor

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$136,875.
□ 11 U.S.C. §522(b)(2)	
■ 11 U.S.C. §522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property Rental property located at 1502 Chapman Ave., S.W., Roanoke, VA 24016 Tax ID#1320608; Tax assessment value for 2008 of \$55,400	Va. Code Ann. § 34-4	1.00	102,000.00
Rental property located at 1602 Patterson Ave., S.W., Roanoke, VA 24016 Tax ID#1213108 Tax assessment value for 2008 of \$67,100, Appraisal value from 4/25/06 \$105,000	Va. Code Ann. § 34-4	1.00	114,750.00
Rental property located at 832 Patterson Ave., S.W., Roanoke, VA 24016 and adjacent lot; Tax ID#1112801, 1112802 & 1112803; Tax assessment value for 2008 of \$92,900	Va. Code Ann. § 34-4	1.00	140,165.00
Rental property located at 1526 Patterson Ave., S.W., Roanoke, VA 24016 TAX ID#1213203 Tax assessment value for 2008 of \$76,600 Appraisal value from 4/25/06 \$90,000	Va. Code Ann. § 34-4	1.00	99,450.00
Rental property located at 1513 Chapman Ave., S.W., Roanoke, VA 24016 Tax ID#1213215 Tax assessment value for 2008 of \$65,700	Va. Code Ann. § 34-4	1.00	106,250.00
<u>Cash on Hand</u> Cash on hand	Va. Code Ann. § 34-4	10.00	10.00
Checking, Savings, or Other Financial Accounts, or Personal checking account with Freedom First Credit Union	Certificates of Deposit Va. Code Ann. § 34-4	100.00	800.00
Security Deposits with Utilities, Landlords, and Ot Security deposit of \$2,000 with Appalachian Power. Uncertain whether deposits have been credited.	<u>hers</u> Va. Code Ann. § 34-4	1.00	1.00
Household Goods and Furnishings Television & stereo Located at the Debtor's residence.	Va. Code Ann. § 34-26(4a)	100.00	100.00
Dinning room set (Table and chairs) Located at the Debtor's residence.	Va. Code Ann. § 34-26(4a)	100.00	100.00
Bed Located at the Debtor's residence.	Va. Code Ann. § 34-26(4a)	50.00	50.00
Bookshelves Located at the Debtor's residence.	Va. Code Ann. § 34-26(4a)	230.00	230.00

² continuation sheets attached to Schedule of Property Claimed as Exempt

6/13/08 2:17PM

B6C (Official Form 6C) (12/07) -- Cont.

In re	William Alexander White	Case No.

Debtor

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT (Continuation Sheet)

	,		
Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
2 A/C units Located at the rental properties.	Va. Code Ann. § 34-26(4a)	40.00	40.00
Washer and dryer Located at the rental property.	Va. Code Ann. § 34-26(4a)	50.00	50.00
23 Stoves Located at the rental properties.	Va. Code Ann. § 34-26(4a)	2,300.00	2,300.00
23 Refrigerators Located at the rental properties.	Va. Code Ann. § 34-26(4a)	2,130.00	2,300.00
Books, Pictures and Other Art Objects; Collectible Several thousand books, misc. computer diskettes, CDS and DVD's Located at the Debtor's residence.	e <u>s</u> Va. Code Ann. § 34-4	2,000.00	2,000.00
Wearing Apparel Clothing Located at the Debtor's residence.	Va. Code Ann. § 34-26(4)	500.00	500.00
Furs and Jewelry Watch, money clip, pocketwatch, tie bar, cufflinks Located at the Debtor's residence.	Va. Code Ann. § 34-4	600.00	600.00
Wedding band	Va. Code Ann. § 34-26(1a)	500.00	500.00
Firearms and Sports, Photographic and Other Hol Shotgun and .380 pistol Located at the Debtor's residence.	bby Equipment Va. Code Ann. § 34-4	200.00	200.00
Stock and Interests in Businesses 100% interest in White Homes and Land, LLC	Va. Code Ann. § 50-73.105 Va. Code Ann. § 34-4	499,999.00 1.00	500,000.00
Interests in Partnerships or Joint Ventures 94% Interest in ANSWP, LLC	Va. Code Ann. § 50-73.105 Va. Code Ann. § 34-4	1,000.00 1.00	1,000.00
Accounts Receivable Estimated accounts receivable on rents for properties owned by the Debtor. 1426 Champan-\$200 1521 Chapman-\$525 1605 Chapman-\$450	Va. Code Ann. § 34-4	1.00	1,175.00
Other Liquidated Debts Owing Debtor Including T Potential Federal & State Income tax refunds from years 2005, 2006, 2007 & 2008	ax Refund Va. Code Ann. § 34-4	1.00	1.00

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B6C (Official Form 6C) (12/07) -- Cont.

In re	William Alexander White	Case No.

Debtor

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption	
Contingent and Non-contingent Interests in Estate	e of a Decedent			
Potential incohate interest in inheritance	Va. Code Ann. §§ 38.2-3122, 38.2-3123	1.00	2.00	
property	Va. Code Ann. § 34-4	1.00		
Other Contingent and Unliquidated Claims of Ever	ry Nature			
Claim against Trouttman Sanders, LLP & Kevin Mottley, Esquire. Value unknown.	Va. Code Ann. § 34-4	1.00	1.00	
Claim against Family First Mortgage & Chase bank. Value unknown.	Va. Code Ann. § 34-4	1.00	1.00	
Claim against Option One Mortgage and agents. Value unknown.	Va. Code Ann. § 34-4	1.00	1.00	
Patents, Copyrights and Other Intellectual Propert	<u>ty</u> Va. Code Ann. § 34-4	1.00	1.00	
., ,	G			
Automobiles, Trucks, Trailers, and Other Vehicles 2004 Toyota Coupe 2D SLE	Va. Code Ann. § 34-26(7)	9,500.00	14,600.00	
Located at the Debtor's residence.	Va. Code Ann. § 34-26(7)	1,996.00	14,000.00	
2000 Dodge Caravan-V6 Caravan SE; Debtor	Va. Code Ann. § 34-26(8)	2.000.00	3,500.00	
paid \$3,500.00 in September of 2006 for said vehicle. NADA Book value is \$5,150.00. Located at the Debtor's residence.	Va. Code Ann. § 34-4	86.00	5,555.55	
Office Equipment, Furnishings and Supplies Computer and computer desk	Va Codo Ann & 24 26/7)	500.00	500.00	
Located at the Debtor's residence.	Va. Code Ann. § 34-26(7)	500.00	500.00	

Total: 524,007.00 1,093,178.00

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B6D (Official Form 6D) (12/07)

In re	William Alexander White	Case No.
-		, Debtor

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	1	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	COZH _ ZG W Z H	UNLIQUIDAT	SPUTE	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. 0024829384 Chase Home Finance PO BOX 78116 Phoenix, AZ 85062-8116		-	12/12/07 Deed of Trust Rental property located at 1513 Chapman Ave., S.W., Roanoke, VA 24016 Tax ID#1213215 Tax assessment value for 2008 of \$65,700 Value \$ 106.250.00		T E D		70.074.44	0.00
Account No. 0022557367 Option One Mortgage Irvine Center Drive Irvine, CA 92618		_	Value \$ 106,250.00 11/16/2006 Deed of Trust Rental property located at 832 Patterson Ave., S.W., Roanoke, VA 24016 and adjacent lot; Tax ID#1112801, 1112802 & 1112803; Tax assessment value for 2008 of \$92,900 Value \$ 140.165.00				79,974.44 106,381.00	0.00
Account No. 0022310999 Option One Mortgage Corporation PO BOX 44042 Jacksonville, FL 32231-4042		-	9/22/06 Deed of Trust Rental property located at 1502 Chapman Ave., S.W., Roanoke, VA 24016 Tax ID#1320608; Tax assessment value for 2008 of \$55,400 Value \$ 102,000.00				67,180.00	0.00
Account No. 0017239294 Option One Mortgage Corporation DA CSRESOLUT 6501 Irvine Center Drive Irvine, CA 92618		-	6/7/05 Deed of Trust Rental property located at 1526 Patterson Ave., S.W., Roanoke, VA 24016 TAX ID#1213203 Tax assessment value for 2008 of \$76,600 Appraisal value from 4/25/06 \$90,000					
continuation sheets attached			Value \$ 99,450.00 S (Total of the	ubt		_	70,659.04 324,194.48	0.00

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 $B6D\ (Official\ Form\ 6D)\ (12/07)$ - Cont.

In re	William Alexander White		Case No
-		Debtor	

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS (Continuation Sheet)

CREDITOR'S NAME	C	Hu	sband, Wife, Joint, or Community	c	U	D	AMOUNT OF	
AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR	C J M	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	COZH — ZG II Z	LIQUIDAT	SPUTED	CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. 1940387184 The Washington Savings Bank, FSB 4201 Mitchellville Road, Suite 503 Bowie, MD 20716	x	н	7/5/07 3rd Lien Rental property located at 1426 Chapman Ave., S.W., Roanoke, VA 24016; TAX ID #1220102 Tax assessment value for 2008 of \$47,800	T	T E D			
	1		Value \$ 84,575.00	L		Ш	35,000.00	0.00
Account No. 5997539 Wachovia Mortgage 1100 Corporate Center Drive Raleigh, NC 27607-5066		_	6/1/06 Deed of Trust Rental property located at 1529 Chapman Ave., S.W., Roanoke, VA 24016 Tax ID#1213210 Tax assessment value for 2008 of \$53,500					
			Value \$ 97,750.00			Ш	74,802.46	0.00
Account No. 0005997554 Wachovia Mortgage 1100 Corporate Center Drive PO BOX 900001 Raleigh, NC 27675-9000		-	6/1/2006 Deed of Trust Rental property located at 1605 Chapman Ave., S.W., Roanoke, VA 24016 Tax ID #1213115 Tax assessment value for 2008 of \$62,700; Appraisal value from 4/25/06 in amount of \$95,000					
			Value \$ 110,500.00				74,802.46	0.00
Account No. 5997650 Wachovia Mortgage 1100 Corporate Center Drive Raleigh, NC 27607-5066		_	5/25/06 Deed of Trust Rental property located at 1609 Chapman Ave., S.W., Roanoke, VA 24016 Tax ID #1213114 Tax assessment value for 2008 of \$67,100; Appraisal value from 4/25/06 is \$110,000					
	┖		Value \$ 102,000.00			Ц	86,613.24	0.00
Account No. 5997686 Wachovia Mortgage 1100 Corporate Center Drive Raleigh, NC 27607-5066		-	5/25/06 Deed of Trust Rental property located at 1629-1631 Chapman Ave., S.W., Roanoke, VA 24016 Tax ID #1213109 Tax assessment value for 2008 of \$41,900. Appraisal value of 4/25/06 \$85,000					
		L	Value \$ 93,500.00				66,902.10	0.00
Sheet 1 of 2 continuation sheets atta Schedule of Creditors Holding Secured Claim		d to	S (Total of th	Subt			338,120.26	0.00

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 $B6D\ (Official\ Form\ 6D)\ (12/07)$ - Cont.

In re	William Alexander White		Case No
-		Debtor	

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS (Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	Hu H W J C	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGEN	I QUI D	S P U T E	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. 0005997712 Wachovia Mortgage 1100 Corporate Center Drive Raleigh, NC 27607-5066		-	5/31/06 Deed of Trust Rental property located at 1602 Patterson Ave., S.W., Roanoke, VA 24016 Tax ID#1213108 Tax assessment value for 2008 of \$67,100, Appraisal value fron 4/25/06 \$105,000	Т	A T E D	x		
	4		Value \$ 114,750.00	_	L		82,676.32	0.00
Account No. 0005995190 Wachovia Mortgage, FSB 1100 Corporate Center Drive PO BOX 900001 Raleigh, NC 27675-9000		_	6/1/06 Deed of Trust Rental property located at 1426 Chapman Ave., S.W., Roanoke, VA 24016; TAX ID #1220102 Tax assessment value for 2008 of \$47,800					
	_		Value \$ 84,575.00				66,141.07	0.00
Account No. 0005996663 Wachovia Mortgage, FSB PO BOX 900001 Raleigh, NC 27675-9000		-	5/31/06 Deed of Trust Rental property located at 1517 Chapman Ave., S.W., Roanoke, VA 24010 Tax ID#1213214 Tax assessment value for 2008 of \$56,200; Appraisal value from 4/25/06 \$93,000	6				
			Value \$ 106,250.00				73,227.50	0.00
Account No. 0005997182 Wachovia Mortgage, FSB 1100 Corporate Center Drive Raleigh, NC 27607-5066		_	5/31/06 Deed of Trust Rental property located at 1521 Chapman Ave., S.W., Roanoke, VA 2401 Tax ID# 1213213 Tax assessment value for 2008 of \$63,900 Appraisal value from 4/25/06 \$95,000					
	┸		Value \$ 102,000.00				74,802.46	0.00
Account No. 0005997672 Wachovia Mortgage, FSB 1100 Corporate Center Drive Raleigh, NC 27607-5066		_	5/31/06 Deed of Trust Rental property located at 1621 Chapman Ave., S.W., Roanoke, VA 2401 Tax ID#1213111 Tax assessment value for 2008 of \$39,500 Appraisal value from 4/25/06 \$85,000					
			Value \$ 102,000.00				66,901.93	0.00
Sheet 2 of 2 continuation sheets att Schedule of Creditors Holding Secured Claim		d to	(Total of	Sub this			363,749.28	0.00
			(Report on Summary of S		Γota dule	- 1	1,026,064.02	0.00

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B6E (Official Form 6E) (12/07)

•			
In re	William Alexander White	Case No.	
-		Debtor ,	

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do

so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardi Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).
If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the approp
schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." (You may need to place an "X" in more than one of these three columns.)
Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.
Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
☐ Domestic support obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. $\$$ 507(a)(3).
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
■ Deposits by individuals
Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
☐ Taxes and certain other debts owed to governmental units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
☐ Commitments to maintain the capital of an insured depository institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

continuation sheets attached

^{*} Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B6E (Official Form 6E) (12/07) - Cont.

In re	William Alexander White	Case No	
-		Debtor	

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Deposits by individuals TYPE OF PRIORITY Husband, Wife, Joint, or Community AMOUNT NOT ENTITLED TO PRIORITY, IF ANY CREDITOR'S NAME, ODEBTOR ONTINGENT NL I QU I DATED SPUTED AND MAILING ADDRESS Н DATE CLAIM WAS INCURRED AMOUNT W INCLUDING ZIP CODE, AND CONSIDERATION FOR CLAIM OF CLAIM C AMOUNT ENTITLED TO PRIORITY AND ACCOUNT NUMBER (See instructions.) 2008 Account No. n/a Tenant rental security deposits paid to White Homes & Land, LLC White Homes & Land, LLC as deposits 0.00 PO BOX 8631 on property owned in fee simple by the Roanoke, VA 24014 Debtor. [Schedule of deposits available upon request] 3,499.00 3,499.00 Account No. Account No. Account No. Account No. Subtotal 0.00 Sheet <u>1</u> of <u>1</u> continuation sheets attached to (Total of this page) 3,499.00 3,499.00 Schedule of Creditors Holding Unsecured Priority Claims 0.00 (Report on Summary of Schedules) 3,499.00 3,499.00

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B6F (Official Form 6F) (12/07)

In re	William Alexander White	Case No	
•		Debtor ,	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsec	ired (clair	ms to report on this Schedule F.					
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C H H	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETORE SO STATE	CONTINGEN	UNLIQUIDAT	I S F	I S P U T E	AMOUNT OF CLAIM
Account No. 021-090-304-0-9			3/2008-5/2008	٦Ÿ	E	1	Ī	
Appalachian Power PO BOX 24416 Canton, OH 44701-4413		-	Utility for rental property		D			88.41
Account No. 023-646-257-0-3	+	H	3/2008-5/2008	+	\vdash	+	+	
Appalachian Power PO BOX 24416 Canton, OH 44701-4413		-	Utility for rental property					88.21
Account No. 023-858-417-2-7 Appalachian Power PO BOX 24416 Canton, OH 44701-4413		_	3/2008-5/2008 Utility for rental property					
								159.38
Account No. 020-758-417-5-5 Appalachian Power PO BOX 24416 Canton, OH 44701-4413		_	3/2008-5/2008 Utility for rental property					254.06
			(Total of	Sub this			.)	590.06

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B6F (Official Form 6F) (12/07) - Cont.

In re	William Alexander White	Case No.	
_		Debtor	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS	CODEBTO	н	Isband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND	C O N T I	UNL	D I S B	
INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	B T O R	C J M	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	- NGEN	QULDA	D I S P U T E D	AMOUNT OF CLAIM
Account No. 026-958-417-7-1			3/2008-5/2008	Ť	DATED		
Appalachian Power PO BOX 24416 Canton, OH 44701-4413		-	Utility for rental property				
							229.45
Account No. 026-560-330-1-2	-		3/2008-5/2008 Utility for rental property				
Appalachian Power PO BOX 24416 Canton, OH 44701-4413		-					
							30.59
Account No. 026-557-417-6-3			3/2008-5/2008				
Appalachian Power PO BOX 24416 Canton, OH 44701-4413		-	Utility for rental property				
							172.61
Account No. 025-631-518-1-6			3/2008-5/2008				
Appalachian Power PO BOX 24416 Canton, OH 44701-4413		-	Utility for rental property				
							188.71
Account No. 027-558-417-3-7			3/2008-5/2008	Ī			
Appalachian Power PO BOX 24416 Canton, OH 44701-4413		-	Utility for rental property				
							99.04
Sheet no1 of _11_ sheets attached to Schedule of		1_	<u> </u>	Subt	L tota	<u> </u> ւ1	
Creditors Holding Unsecured Nonpriority Claims			(Total of t				720.40

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In re	William Alexander White		Case No.
		Debtor	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

	1 0				1	_	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C H M	IS SUBJECT TO SETOFF, SO STATE.	CONTLXGEN	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. 028-455-596-0-4			3/2008-5/2008		E		
Appalachian Power PO BOX 24401 Canton, OH 44701		-	Utility for rental property		U		31.09
Account No. 029-089-788-5-7			3/2008-5/2008	Т			
Appalachian Power PO BOX 24416 Canton, OH 44701-4413		-	Utility for rental property				
							130.24
Account No. 027-821-517-9-5 Appalachian Power PO BOX 24416		-	3/2008-5/2008 Utility for rental property				
Canton, OH 44701-4413							278.50
Account No. 029-657-417-3-5			3/2008-5/2008				
Appalachian Power PO BOX 24416 Canton, OH 44701-4413		-	Utility for rental property				
				\perp			100.91
Account No. 028-421-518-0-1 Appalachian Power PO BOX 24416 Canton, OH 44701-4413		-	3/2008-5/2008 Utility for rental property				
							101.37
Sheet no. _2 of _11 _ sheets attached to Schedule of		<u></u>		Sub	tota	1	131161
Creditors Holding Unsecured Nonpriority Claims			(Total of				642.11

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B6F (Official Form 6F) (12/07) - Cont.

In re	William Alexander White		Case No.
_		Debtor	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

					_		
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu H V J	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	IGI	UNLLQULDAH	l F	AMOUNT OF CLAIM
Account No. 025-957-418-2-4	1		3/2008-5/2008	'	E D		
Appalachian Power PO BOX 24416 Canton, OH 44701-4413		-	Utility for rental property		D		161.33
Account No. 022-857-418-1-1	╁	T	3/2008-5/2008	\forall	Г	┢	
Appalachian Power PO BOX 24416 Canton, OH 44701-4413		-	Utility for rental property				
							112.99
Account No. 024-721-517-6-6 Appalachian Power PO BOX 24416 Canton, OH 44701-4413		_	3/2008-5/2008 Utility for rental property				107.04
Account No. 021-086-769-5-4	╁	+	3/2008-5/2008	\dashv	\vdash	├	1
Appalachian Power PO BOX 24416 Canton, OH 44701-4413		-	Utility for rental property				169.27
Account No. 021-267417-6-4	t	T	3/08	\forall		T	
Appalachian Power PO BOX 24413 Canton, OH 44701-4413		_	Utility				371.41
Sheet no. 3 of 11 sheets attached to Schedule of			2	Subt	ota	1	922.04
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his p	pag	(e)	922.04

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In re	William Alexander White	Case No.	
_		Debtor	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

	_				1	_	
CREDITOR'S NAME, MAILING ADDRESS	CODEBTO	H	sband, Wife, Joint, or Community	CONTI	UNLI	DISPUTE	
INCLUDING ZIP CODE,	E	w	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM	T	I Q U	P	
AND ACCOUNT NUMBER (See instructions above.)	T O	C	IS SUBJECT TO SETOFF, SO STATE.	N G E N			AMOUNT OF CLAIM
· · · · · · · · · · · · · · · · · · ·	R	Ľ		→ F	D A T E D	D	
Account No. 025-525-647-0-6			April 08 Utility	'	Ę		
Appalachian Power				\vdash			-
PO BOX 24413		-					
Canton, OH 44701-4413							
							18.17
Account No. 020-031-518-7-1			3/2008	T			
			Utility				
Appalachian Power							
PO BOX 24413 Canton, OH 44701-4413							
Gaineil, Gir 44701 4410							
							598.28
Account No. 029-469-418-1-8			3/2008	+			
			Utility				
Appalachian Power							
PO BOX 24413		-					
Canton, OH 44701-4413							
							81.39
				+			01.00
Account No. 028-421-517-9-3			12/2007 Utility				
Appalachian Power							
PO BOX 24413		-					
Canton, OH 44701-4413							
							34.67
Account No. 021-086-769-5-4			3/2008	T			
			Utility				
Appalachian Power		_					
PO BOX 24416 Canton, OH 44701							
							84.47
Sheet no. <u>4</u> of <u>11</u> sheets attached to Schedule of				Subi	tota	1	
Creditors Holding Unsecured Nonpriority Claims			(Total of				816.98

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B6F (Official Form 6F) (12/07) - Cont.

In re	William Alexander White	Case No	
-		Debtor	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu H W J C	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	COZH-ZGEZH	DZJ_QD_D4H	ΙF	AMOUNT OF CLAIM
Account No. 022-359-418-4-2			3/2008	Т	ΤED		
Appalachian Power PO BOX 24413 Canton, OH 44701-4413		-	Utility		ט		60.70
Account No. 4339-9300-1049-9558			Credit card purchases				
Bank of America PO BOX 15184 Wilmington, DE 19886-5710	x	-					
							8,839.57
Account No. 4339-9300-0232-4384 Bank of America PO BOX 15710 Carol Stream, IL 60197-5270	x	-	Credit card purchases by White Homes & Land, LLC				12,938.73
Account No. 5140-2188-9820-6691 Barclays PO BOX 8833 Wilmington, DE 19899-8833		-	8/1/07 Credit card purchases				
							9,522.00
Account No. Instrument #070010722 Brisa Fund, LLLP PO BOX 66667 Washington, DC 20020-0477	-	-	6/29/07 2nd lien on real property 1517 Chapman, 1521 Chapman, 1529 Chapman, 1605 Chapman, 1621 Chapman, 1629-1631 Chapman, 832 Patterson, 906 Patterson, 1602 Patterson. Deed of Trust not executed by the legal owner of the above listed property.			x	225,000.00
Sheet no. <u>5</u> of <u>11</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			S (Total of t	Subt his 1			256,361.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	William Alexander White		Case No.
_		Debtor	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME,	C	Hu	usband, Wife, Joint, or Community	l c	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M		l E	UNLLQULDAFED	SPUTED	AMOUNT OF CLAIM
Account No. 5490-9991-7867-3009			Opened 6/01/04 Last active 5/10/08] ⊤	T E		
Edward Jones FIA Card Services PO BOX 175726 Wilmington, DE 19886		-	Credit card for White Homes & Land, LLC		D		24,756.27
Account No. 2007011810 & 2007011814			8/27/07				
George A. McLean, Jr., Esq. 302 Washington Ave., S.W. Roanoke, VA 24016		-	Legal services				165.00
Account No. n/a	┢	-	2008	┢			
Glenda Revord 503 Myra Road Raeford, NC 28376		-	Legal services preformed by Harry W. Brown, Attorney at Law, P.C. Account sold prior to Debtor filing Chapter 11.				25,399.70
Account No.	┢	┢	2/1/08 & 3/10/08	\vdash			
Horn's Plumbing & Heating 3295 Bradshaw Road Salem, VA 24153	-	-	Services				2,645.21
Account No. 5155-9200-0148-8817			Opened 12/01/06 Last Active 12/18/07				
Hsbc Bank Po Box 5253 Carol Stream, IL 60197		-	CreditCard				8,714.00
Sheet no. 6 of 11 sheets attached to Schedule of				Subt			61,680.18
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his j	pag	e)	01,000.10

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B6F (Official Form 6F) (12/07) - Cont.

In re	William Alexander White		Case No.
_		Debtor	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS	CODE	Н		CONT	UZLLQU	D I S P	
INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C J M	CONSIDERATION FOR CLAIM. IF CLAIM	NGENT	l ı	I F	AMOUNT OF CLAIM
Account No. 5491-1000-1771-8712			Opened 4/01/07 Last Active 2/06/08	Т	DATED		
Hsbc Bank Po Box 5253 Carol Stream, IL 60197		-	CreditCard				2,728.00
Account No. 20060224	_	L	4/4/08	╀			2,728.00
			Transcript				
Jody Stewart, CRR, RMR Official U.S. Court Reporter 600 Granby Street, #217		-					
Norfolk, VA 23510							
							284.75
Account No. 4185-5592-5363-5308			3/01/03 Credit card purchases				
Providian			ordan dara paromados				
PO BOX 660487 Dallas, TX 75266-0487		-					
,							
							9,510.03
Account No.			6/2007-2/2008 Legal services				
Richard Lawrence, Esq.							
1st Street, S.W. Roanoke, VA 24016		ľ					
							2,000.00
Account No. 00023537	T		8/27/07	T		l	
Roanoke City Treasurers Office			Inspection fees				
215 Church Avenue		-					
Roanoke, VA 24016							
							145.07
Sheet no7 of _11_ sheets attached to Schedule of				Subt			14,667.85
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his j	pag	ge)	1 .,,,,,,,

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B6F (Official Form 6F) (12/07) - Cont.

In re	William Alexander White		Case No.	
-		Debtor	,	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS	COD	Hı H	usband, Wife, Joint, or Community	CONT	UNL	DIS	
INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C N N		TINGEN	UNLLQULDA	F	AMOUNT OF CLAIM
Account No. 01-4SR01-188-07				Ϊ	DATED		
Summit & Roanoke Apt., LLC 48500 Franklin Road S.W. Roanoke, VA 24014		-			ט		216.96
Account No. 000833586133	L	L	4/08	-	L	_	210.90
Account No. 000633366133			Utility				
Verizon PO BOX 660720 Dallas, TX 75266-0720		-					
							80.59
Account No. 1000164577-000004094			3/2008-5/2008				
Western Virginia Water Authority Utility Billing Office PO BOX 1140 Roanoke, VA 24006-1140		-	Utility for rental property				
Notifice, VA 24000-1140							145.07
Account No. 10001645777-000004090			3/2008-5/2008				
Western Virginia Water Authority Utility Billing Office PO BOX 1140 Roanoke, VA 24006-1140		-	Utility for rental property				
1.00							110.57
Account No. 1000164577-000004084	T		3/2008-5/2008				
Western Virginia Water Authority Utility Billing Office PO BOX 1140 Roanoke, VA 24006-1140		-	Utility for rental property				
							205.13
Sheet no. 8 of 11 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of t	Subt his j			758.32

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B6F (Official Form 6F) (12/07) - Cont.

In re	William Alexander White		Case No.	
•		Dahtar		

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

	1.			_	1	-	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J		CONTINGEN	UNLLQULDA	DISPUTED	AMOUNT OF CLAIM
Account No. 1000164577-000003990			3/2008-5/2008		D A T E D		
Western Virginia Water Authority Utility Billing Office PO BOX 1140 Roanoke, VA 24006-1140		-	Utility for rental property		D		86.11
Account No. 1000164577-000003988			3/2008-5/2008	\top			
Western Virginia Water Authority Utility Billing Office PO BOX 1140 Roanoke, VA 24006-1140		-	Utility for rental property				
							194.69
Account No. 1000225773-000004876 Western Virginia Water Authority Utility Billing Office PO BOX 1140 Roanoke, VA 24006-1140		-	3/2008-5/2008 Utility for rental property				235.72
Account No. 1000164577-000003984	╁	-	3/2008-5/2008	+			
Western Virginia Water Authority Utility Billing Office PO BOX 1140 Roanoke, VA 24006-1140		-	Utility for rental property				129.58
Account No. 1000164577-000003946	T	T	3/2008-5/2008	T	T		
Western Virginia Water Authority Utility Billing Office PO BOX 1140 Roanoke, VA 24006-1140		-	Utility for rental property				46.63
Sheet no. 9 of 11 sheets attached to Schedule of			I.	Sub	tota	1	
Creditors Holding Unsecured Nonpriority Claims			(Total of				692.73

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B6F (Official Form 6F) (12/07) - Cont.

In re	William Alexander White		Case No.	
		Dobtor	,	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu H W J C	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	I =	AMOUNT OF CLAIM
Account No. 1000164577-000003736			3/2008-5/2008	'	E		
Western Virginia Water Authority Utility Billing Office PO BOX 1140 Roanoke, VA 24006-1140		-	Utility for rental property				143.39
Account No. 1000164577-000003728			3/2008-5/2008				
Western Virginia Water Authority Utility Billing Office PO BOX 1140 Roanoke, VA 24006-1140		-	Utility for rental property				159.21
							159.21
Account No. 1000164577-000003528 Western Virginia Water Authority Utility Billing Office PO BOX 1140 Roanoke, VA 24006-1140		-	3/2008-5/2008 Utility for rental property				37.62
Account No. 1000164577-000003018	┢	\vdash	3/2008-5/2008	\vdash		\vdash	
Western Virginia Water Authority Utility Billing Office PO BOX 1140 Roanoke, VA 24006-1140		-	Utility for rental property				185.05
Account No. 1000164577-000004074	\vdash	\vdash	3/2008-5/2008	H			
Western Virginia Water Authority Utility Billing Office PO BOX 1140 Roanoke, VA 24006-1140		-	Utility for rental property				841.31
Sheet no. 10 of 11 sheets attached to Schedule of				Subt	ota	1	4 000 50
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	ge)	1,366.58

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B6F (Official Form 6F) (12/07) - Cont.

In re	William Alexander White		Case No.	
•		Debtor		

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu H W J C	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	4Zm0Z-4Z00	UZLLQULDA	D-SPUTED	AMOUNT OF CLAIM
Account No. 1000164577-000004098	1		3/2008-5/2008 Utility for rental property	''	E		
Western Virginia Water Authority Utility Billing Office PO BOX 1140 Roanoke, VA 24006-1140		-	Ottility for rental property				182.37
Account No.	t		3/2005, 4/2006, 1/2008, 5/2008	\vdash			
William David White 5725 Artesian Drive Derwood, MD 20855		-	Personal loans				
							35,700.00
Account No. Account No.							
ACCOUNT INO.							
Sheet no11_ of _11_ sheets attached to Schedule of				Subt			35,882.37
Creditors Holding Unsecured Nonpriority Claims			(Total of t				
			(Report on Summary of So		ota lule		375,100.62

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B6G (Official Form 6G) (12/07)

In re	William Alexander White	Case No.
_		, Debtor

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.
Anthem Health Care	Health insurance contract. Debtor wishes to assume the contract.
Cox Communications Roanoke, VA 24014	Monthly cable contract. Debtor wishes to assume the contract.
Residental lease Roanoke, VA 24012	Residential lease. Expiration of the lease is in December of 2008. Debtor wishes to assume the lease.
Unitran Insurance	Auto insurance contract. Debtor wishes to assume.
White Homes & Land, LLC PO BOX 8631 Roanoke, VA 24014	Contract dated April 29, 2004 regarding managment of rental property owned by William A. White. Debtor wishes to assume the contract.

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B6H (Official Form 6H) (12/07)

In re	William Alexander White	Case No.	
-			
		Debtor	

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

White Homes & Land, LLC PO BOX 8631 I Roanoke, VA 24014

White Homes & Land, LLC PO BOX 8631 Roanoke, VA 24014 Commercial loan. Additional property of White Homes & Land, LLC placed as 2nd and 3rd security.

White Politics, Inc. (Defunct) Florrissant, MO

NAME AND ADDRESS OF CREDITOR

Bank of America PO BOX 15710 Carol Stream, IL 60197-5270

The Washington Savings Bank, FSB 4201 Mitchellville Road, Suite 503 Bowie, MD 20716

Bank of America PO BOX 15184 Wilmington, DE 19886-5710

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B6I (Official Form 6I) (12/07)

In re	William Alexander White		Case No.	
		Debtor(s)		

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS OF DEB	TOR AND SPO	USE		
Married	RELATIONSHIP(S): Wife Daughter	AGE(S): 26 4 mc	onths		
Employment:	DEBTOR		SPOUSE		
Occupation	Property managment/contracting				
Name of Employer	White Homes and Land, LLC				
How long employed	4 years				
Address of Employer	PO BOX 8631 Roanoke, VA 24014				
INCOME: (Estimate of average	or projected monthly income at time case filed)		DEBTOR		SPOUSE
1. Monthly gross wages, salary, a	and commissions (Prorate if not paid monthly)	\$	0.00	\$	N/A
2. Estimate monthly overtime		\$	0.00	\$	N/A
3. SUBTOTAL		\$	0.00	\$_	N/A
4. LESS PAYROLL DEDUCTIO					
a. Payroll taxes and social s	ecurity	\$	0.00	\$	N/A
b. Insurance		\$	0.00	\$ <u></u>	N/A
c. Union dues		\$	0.00	\$ —	N/A N/A
d. Other (Specify):		\$	0.00	\$ <u></u>	N/A
5. SUBTOTAL OF PAYROLL D	DEDUCTIONS	\$	0.00	\$	N/A
6. TOTAL NET MONTHLY TA	KE HOME PAY	\$	0.00	\$_	N/A
7. Regular income from operation	n of business or profession or farm (Attach detailed statement)	\$	3,621.00	\$	N/A
8. Income from real property	•	\$	0.00	\$	N/A
9. Interest and dividends		\$	0.00	\$	N/A
dependents listed above	port payments payable to the debtor for the debtor's use or that	\$	0.00	\$	N/A
11. Social security or governmen (Specify):	t assistance	\$	0.00	\$	N/A
		\$	0.00	\$	N/A
12. Pension or retirement income 13. Other monthly income		\$	0.00	\$	N/A
(Specify):		\$	0.00	\$	N/A
		\$	0.00	\$	N/A
14. SUBTOTAL OF LINES 7 TH	HROUGH 13	\$	3,621.00	\$	N/A
15. AVERAGE MONTHLY INC	COME (Add amounts shown on lines 6 and 14)	\$	3,621.00	\$	N/A
16. COMBINED AVERAGE MO	ONTHLY INCOME: (Combine column totals from line 15)		\$	3,621	.00

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

Income is heavily dependent upon number of units filed in rental properties, and varies from \$14,000-\$22,000 per month for the White Homes & Land, LLC. Debtor took \$4000 per month (estimated) from the business in 2007.

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Document Page	43 of 70	4505
WHITE HOMES & LAND LLC POBOX 8631 ROANOKE, VA 24014 PH. 540-798-1393		68-54/514
PH. 540-798-1393	DATE 4/3/08	BRANCH 20100
1 // (01//4	DATE 1 3 0 8	
PAY TO THE ORDER OF WALLEN UNINX	1500	100
ORDER OF		
Inftee hudred dollars and 100	DOLLARS	
WACHOVIA Wachovia Bank, N.A. wachovia.com	NOT NEGOTIABLE	
wachovia.com DISTRIBUTION		
11 00 4 50 5 11 €		acarangers.
" L U L P U U "		
		Ì
WHITE HOMES & LAND LLC		4534
WHITE HOMES & LAND LLC POBOX 8631 ROANOKE, VA 24014 PH. 540-798-1393	11	68-54/514 BRANCH 20100
PH. 540-798-1393	DATE 41.7108	510 11511 20702
1111-1111		_
PAY TO THE ORDER OF WILLOW WHILE	•	50%
S. S. Shill Starter !	190	
The middle fifty to the	DOLLARS	
WACHOVIA	$A_{\bullet}M_{\mathcal{I}}$	
Wachovia Bank, N.A.	NOT NEGOTIABLE	PERSONAL PROPERTY OF THE PERSONAL PROPERTY OF THE PERSONAL PROPERTY OF THE PERSONAL PROPERTY OF THE PERSONAL P
DK TRIKUTION		
"OO4534"		
WHITE HOMES & LAND LLC		4555
P O BOX 8631 ROANOKE, VA 24014 PH. 540-798-1393	-1.1	68-54/514 BRANCH 20100
AA	DATE 5/6/18	
		0000
PAY TO THE ORDER OF		100
I It hudred dollars of 100 -	DOLLARS	
- Jaffer mile wo face - 2 st 100	3 1/1 -	
WACHOVIA	MAT NEGOTIABLE	
Wachovia Bank, N.A. wachovia.com	NOT NEGOTIABLE	
DISTRIBUTION		
"*OO 4 5 5 5 II*		

Case 08-71107 Doc 1 Filed 06/13/08 Entered 06/13/08 14:26:10 Desc Main Page 44 of 70 Document WHITE HOMES & LAND LLC
POBOX 8631
ROANOKE, VA 24014
PH. 540-798-1393 4566 68-54/514 BRANCH 20100 DATE PAY TO THE ORDER OF 500 100 00 100 **DOLLARS** WACHOVIA NOT NEGOTIABLE Wachovia Bank, N.A. wachovia.com DISTRIBUTION #*OO**4**566#*

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United States Bankruptcy Court Western District of Virginia

In re William Alexande		Case No.	
	Debtor(s)	Chapter	11

BUSINESS INCOME AND EXPENSES FINANCIAL REVIEW OF THE DEBTOR'S BUSINESS (NOTE: ONLY INCLUDE) information directly related to the business operation.) PART A - GROSS BUSINESS INCOME FOR PREVIOUS 12 MONTHS: 1. Gross Income For 12 Months Prior to Fifting: 151,439.00 PART B - ESTIMATED AVERAGE FUTURE GROSS MONTHLY INCOME: 2. Gross Monthly Income 12,365.00 PART C - ESTIMATED FUTURE MONTHLY EXPENSES: 3. Net Employee Payroll (Other Than Debtor) 1,440.00 4. Payroll Taxes 0.00 5. Unemployment Taxes 0.00 6. Worker's Compensation 0.00 7. Other Taxes 76.00 8. Inventory Purchases (Including raw materials) 0.00 9. Purchase of Feed/Fertilizer/Seed/Spray 0.00 10. Rent (Other than debtor's principal residence) 2,000.00 11. Utilities 1,028.00 12. Office Expenses and Supplies 75.00 13. Repairs and Maintenance 1,500.00 14. Vehicle Expenses 0.00 15. Travel and Entertainment 0.00 16. Equipment Rental and Leases 0.00 17. Legal/Accounting/Other Professional Fees 750.00 18. Insurance 600.00 19. Employee Benefits (e.g., pension, medical, etc.) 0.00 20. Payments to Be Made Directly By Debtor to Secured Creditors For Pre Petition Business Debts (Specify): DESCRIPTION TOTAL 21. Other (Specify): DESCRIPTION TOTAL Advertisement 450.00 Deposits 200.00 Payment to William D. White 625.00 22. Total Monthly Expenses (Add items 3-21) 8,744.00 PART D - ESTIMATED AVERAGE NET MONTHLY INCOME: 23. AVERAGE NET MONTHLY INCOME (Subtract item 22 from item 2) 3,621.00

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B6J (Official Form 6J) (12/07)

6/13/08	2:20PM

In re	William Alexander White		Case No.	
		Debtor(s)		

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case

filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22		e monthly
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Comple expenditures labeled "Spouse."	te a separat	e schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	1,010.00
a. Are real estate taxes included? Yes No _X_	' 	
b. Is property insurance included? Yes No _X		
2. Utilities: a. Electricity and heating fuel	\$	0.00
b. Water and sewer	\$	0.00
c. Telephone	\$	0.00
d. Other	\$	0.00
3. Home maintenance (repairs and upkeep)	\$	0.00
4. Food	\$	800.00
5. Clothing	\$	150.00
6. Laundry and dry cleaning	\$	50.00
7. Medical and dental expenses	\$	150.00
8. Transportation (not including car payments)	\$	600.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	0.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	10.00
b. Life	\$	0.00
c. Health	\$	142.00
d. Auto	\$	238.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify) Personal property taxes	\$	30.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	0.00
b. Other	\$	0.00
c. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other	\$	0.00
Other	\$	0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	3,180.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I	\$	3,621.00
b. Average monthly expenses from Line 18 above	\$	3,180.00
c. Monthly net income (a. minus b.)	\$	441.00

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6/13/08 2:20PM

B6 Declaration (Official Form 6 - Declaration). (12/07)

United States Bankruptcy Court Western District of Virginia

In re	William Alexander White			Case No.	
			Debtor(s)	Chapter	11
	DECLARATION CO	ONCERN	ING DEBTOR'S SC	HEDULI	ES
	DECLARATION UNDER P	ENALTY (OF PERJURY BY INDIVI	DUAL DEB	TOR
	I declare under penalty of perjury th				
	sheets, and that they are true and corn	rect to the be	est of my knowledge, infor	mation, and	belief.
Date	June 13, 2008	Signature	/s/ William Alexander W	hite	
		U	William Alexander Whit	е	
			Debtor		

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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B7 (Official Form 7) (12/07)

United States Bankruptcy Court Western District of Virginia

		G		
In re	William Alexander White		Case No.	
		Debtor(s)	Chapter	11

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT
\$78,797.75

Income from the beginning of this calendar year to the date this case was commenced.
Source: White Homes & Land, LLC
\$550,006.00

Estimated income from 2007
Source: White Homes & Land, LLC
\$541,827.48

Income from 2006
Source: White Homes & Land, LLC

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2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE

3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts*. List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS
OF CREDITOR
DATES OF AMOUNT STILL
PAYMENTS
AMOUNT PAID
OWING

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

		111100111	
	DATES OF	PAID OR	
	PAYMENTS/	VALUE OF	AMOUNT STILL
NAME AND ADDRESS OF CREDITOR	TRANSFERS	TRANSFERS	OWING
Appalachian Power	In the past 90 days for	\$5,600.00	\$0.00
PO BOX 24416	multiple accounts.	•	
Canton, OH 44701-4413	Estimated amount.		
Harry W. Brown, Esq.	Payments from 3/13/08-	\$8,500.00	\$0.00
125 Kirk Avenue, S.W.	6/13/08 (for the past 90		
Roanoke, VA 24011	days)		
	4/4/08 \$2,500		
	4/11/08 \$1,500		
	5/2/08 \$1,500		
	5/5/08 \$1,500		
	5/9/08 \$1,500		

None

c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND
RELATIONSHIP TO DEBTOR
DATE OF PAYMENT
AMOUNT PAID
OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER GC07006892-00 Commonwealth v. William White	NATURE OF PROCEEDING Contempt of Court-cell phone	COURT OR AGENCY AND LOCATION General District Court for the City of Roanoke	STATUS OR DISPOSITION 8/1/07 Guilty/\$69 fine/costs paid
GC07009483-00 Commonwealth v. William White	Assault & Battery	General District Court for the City of Roanoke	Dismissed 2/19/2008
GC08004987-00 Commonwealth v. William White	Assault	General District Court for the City of Roanoke	Dismissed 6/5/08
GV06010015-01 White, William v. Hicks, Noah	Interrogatory	General District Court for the City of Roanoke	Closed 6/7/08
GV086013298-00 White, William v. Schoep, Jeff	Warrant in Debt	General District Court for the City of Roanoke	1/31/07 Judgment for the Plaintiff/ Appealed
GV07003626-00 White, William v. Faris, Dale	Unlawful Detainer	General District Court for the City of Roanoke	4/2/07 Judgment for the Plaintiff
GV07003626-01 White, William v. Faris Dale	Garnishment	General District Court for the City of Roanoke	7/18/07 Closed
GV07019566-00 White, William v. Mclean George, Jr.,	Detinue	General District Court for the City of Roanoke	1/28/08 Closed
GV04009807-01 White, William v. Layman, Angela	Interrogatory	General District Court for the City of Roanoke	Closed 7/31/07
GV05002889-01 White, William v. Yates, Mary	Interrogatory	General District Court for the City of Roanoke	6/7/07 Closed
GV05006058-01 White, William v. Towns, Christopher	Interrogatory	General District Court for the City of Roanoke	Closed 8/31/07
GV05006085-02 White, William v. Towns, Christopher	Show Cause	General District Court for the City of Roanoke	8/31/07 Dismissed
GV05012188-01 White, William v. Lamb, Mary	Garnishment	General District Court for the City of Roanoke	8/1/07 Closed
GV05016304-01 White, William v. Bocock, Darlene	Interrogatory	General District Court for the City of Roanoke	Closed 10/4/07
GV05019843-02 White, William v. Dooley, Crystal	Interrogatory	General District Court for the City of Roanoke	Closed 7/31/07
GV05019843-03 White, William v. Dooley, Crystal	Show Cause	General District Court for the City of Roanoke	Not found 7/31/07
GV06001633-06 White, William v. Ayers, Janice	Garnishment	General District Court for the City of Roanoke	Closed 1/31/07
GV06001633-07 White, William v. Ayers, Janice	Garnishment	General District Court for the City of Roanoke	Closed 3/28/07
GV06001633-08 White, William v. Ayers, Janice	Garnishment	General District Court for the City of Roanoke	Closed 6/27/07
GV06013297-07 White, William v. Tinsley, Heather	Interrogatory	General District Court for the City of Roanoke	Closed 7/31/07

CAPTION OF SUIT AND CASE NUMBER GV06013297-01 White, William v. Lee, Angus	NATURE OF PROCEEDING Show Cause	COURT OR AGENCY AND LOCATION General District Court for the City of Roanoke	STATUS OR DISPOSITION Not found 7/31/07
GV06013297-03 White, William v. Tinsley-Lee, Heather	Show Cause	General District Court for the City of Roanoke	Not found 7/31/07
GV06021698-00 White, William v. Langston, Nartarsha	Unlawful Detainer	General District Court for the City of Roanoke	Judgment for the Plaintiff 1/16/07
GV07000407-00 White, William v. Martin, Lee	Unlawful Detainer	General District Court for the City of Roanoke	Dismissed 1/29/07
GV07000408-00 White, William v. Barnett, Misty	Warrant in Debt	General District Court for the City of Roanoke	Dismissed 1/29/07
GV07000409-00 White, William v. Thompson, John	Warrant in Debt	General District Court for the City of Roanoke	Dismissed 1/29/07
GV0700410-00 White, William v. Alexander, Ralph	Unlawful Detainer	General District Court for the City of Roanoke	Judgment for the Plaintiff 1/29/07
GV07000411-00 White, William v. Bonds, Christina	Unlawful Detainer	General District Court for the City of Roanoke	Dismissed 1/29/07
GV07000412-00 White, William v. McNabb, Craig	Unlawful Detainer	General District Court for the City of Roanoke	Judgment for the Plaintiff 1/29/07
GV07000412-01 White, William v. McNabb, Craig	Garnishment	General District Court for the City of Roanoke	Closed 4/4/07
GV07000413-00 White, William v. Ketsana, Sam	Unlawful Detainer	General District Court for the City of Roanoke	Judgment for the Plaintiff 1/29/07
GV07000413-01 White, William v. Ketsana, Sam	Garnishment	General District Court for the City of Roanoke	Closed 6/27/07
GV07000501-00 White, William v. Harris, Yolanda	Unlawful Detainer	General District Court for the City of Roanoke	Judgment for the Plaintiff 2/2/07
GV07002174-00 White, William v. Bonds, Christina	Unlawful Detainer	General District Court for the City of Roanoke	Judgment for the Plaintiff 3/12/07
GV07002175-00 White, William v. Calloway, Allen	Unlawful Detainer	General District Court for the City of Roanoke	Judgment for the Plaintiff 3/1/07
GV07002176-00 White, William v. Thompson, John	Unlawfult Detainer	General District Court for the City of Roanoke	Dismissed
GV07002177-00 White, William v. Ketsana, Sam	Warrant in Debt	General District Court for the City of Roanoke	Judgment for the Plaintiff
GV07002178-00 White, William v. Boyd, Lillian	Unlawful Detainer	General District Court for the City of Roanoke	Dismissed 3/1/07
GV07002577-00 White, William v. McNabb, Craig	Warrant in Debt	General District Court for the City of Roanoke	Judgment for the Plaintiff 5/24/07
GV07002859-00 White, William v. Hamilton, Alba GV07002899-01 White, William v. Hamilton, Alba	Warrant in debt Garnishment	General District Court for the City of Roanoke	Judgment for the Plaintiff 5/24/07 Closed 3/12/08
GV07003621-00 White, William v. Martin, Lee	Warrant in Debt	General District Court for the City of Roanoke	Judgment for the Plaintiff 4/2/07
GV07003622-00 White, William v. Ginos, Sabrina	Unlawful Detainer	General District Court for the City of Roanoke	Dismissed 4/2/07

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CAPTION OF SUIT AND CASE NUMBER GV07003623-00 White, William v. Old Dominion Insurance Group, Inc., Agency	NATURE OF PROCEEDING Warrant in debt	COURT OR AGENCY AND LOCATION General District Court for the City of Roanoke	STATUS OR DISPOSITION Dismissed 7/5/07
GV07003624-00 White, William v. Martin, Lee	Unlawful Detainer	General District Court for the City of Roanoke	Dismissed 4/2/07
GV07003625-00 White, William v. Crowder, Robert GV07003625-01 White, William v. Crowder, Robert	Unlawful detainer; Garnishment	General District Court for the City of Roanoke	Judgment for the Plaintiff 5/7/07 Closed 6/27/07
GV07005235-00 White, William v. Smith, Carole	Unlawful detainer	General District Court for the City of Roanoke	Judgment for the Plaintiff 5/1/07
GV07005236-00 White, William v. Martin, Lee	Unlawful detainer	General District Court for the City of Roanoke	Dismissed 6/1/07
GV07005237-00 White, William v. Thompson, John Henry IV	Unlawful detainer	General District Court for the City of Roanoke	Judgment for the Plaintiff 6/1/07
GV07006225-00 White, William v. Widener, Kenneth	Unlawful detainer	General District Court for the City of Roanoke	Dismissed 6/7/07
GV07006931-00 & Gv07006932-00 White, William v. Ntelos, Inc.	Warrant in debt Detinue	General District Court for the City of Roanoke	Dismissed 6/7/07 Dismissed 6/7/07
GV07007021-00 White, William v. Calhounm, Terry	Unlawful detainer	General District Court for the City of Roanoke	Judgment for the plaintiff 6/1/07
GV07007022-00 White, William v. Smith, Carole	Unlawful detainer	General District Court for the City of Roanoke	Judgment for the Plaintiff 6/1/07
GV07007023-00 White, William v. Gnos, Sabrina	Unlawful detainer	General District Court for the City of Roanoke	Judgment for the Plaintiff
GV07007024-00 White, William v. Bonds, Christina	Unlawful detainer	General District Court for the City of Roanoke	Judgment for the Plaintiff 7/5/07
GV07007025-00 White, William v. Shockley, Justin GV07007025-01 GV07007025-02 GV0700702-03	Unlawful detainer Garnishment	General District Court for the City of Roanoke	Judgment for the Plaintiff 6/1/07 Closed 8/1/07 Closed 8/22/07
GV07008428-00 White, William v. Calhoun, Terry	Unlawful detainer	General District Court for the City of Roanoke	Judgment for the Plaintiff 7/5/07
GV07008443-00 White, William v. Shockley, Justin	Unlawful detainer	General District Court for the City of Roanoke	Judgment for the Plaintiff 7/31/07
GV07008444-00 White, William v. Thompson, John Henry, IV	Unlawful detainer	General District Court for the City of Roanoke	Judgment for the Plaintiff 7/31/07
GV07008840-00 White, William v. Nester, Lloyd	Unlawful detainer	General District Court for the City of Roanoke	Judgment for the Plaintiff 7/5/07
GV07008841-00 White, William v. Stewartm Katie	Unlawful detainer	General District Court for the City of Roanoke	Judgment for the Plaintiff 7/5/07
GV07008842-00 White, William v. Terry, Larry	Unlawful detainer	General District Court for the City of Roanoke	Dismissed 7/5/07
GV07008843-00 White, William v. Martin,Lee	Unlawful detainer	General District Court for the City of Roanoke	Dismissed 7/5/07
GV07009327-00 White, William v. Hill, Karen	Unlawful detainer	General District Court for the City of Roanoke	Judgment for the Plaintiff 7/10/07

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CAPTION OF SUIT AND CASE NUMBER GV07010833-00 White, William v. Tolley, Betty	NATURE OF PROCEEDING Unlawful detainer	COURT OR AGENCY AND LOCATION General District Court for the City of Roanoke	STATUS OR DISPOSITION Judgment for the Plaintiff 7/31/07
GV07010834-00 White, William v. Lewis, Edward	Unlawful detainer	General District Court for the City of Roanoke	Judgment for the Plaintiff 7/31/07
GV07010835-00 White, William v. Alexander, Ralph	Unlawful detainer	General District Court for the City of Roanoke	Dismissed 8/31/07
GV07010836-00 White, William v. Martin, Lee	Unlawful detainer	General District Court for the City of Roanoke	Dismissed 8/31/07
GV07013081-00 White, William v. Wagner, Baby Girl	Unlawful detainer	General District Court for the City of Roanoke	Appealed 8/31/07
GV07013082-00 White, William v. Dooleym Barry	Unlawful detainer	General District Court for the City of Roanoke	Dimissed 8/31/07
GV07013083-00 White, William v. Gnos, Sabrina	Unlawful detainer	General District Court for the City of Roanoke	Dismissed 8/31/07
GV07013084-00 White, William v. Banis, Cassandra	Unlawful detainer	General District Court for the City of Roanoke	Appealed 8/31/07
GV07013085-00 White, William v. Chasseur, Lola	Unlawful detainer	General District Court for the City of Roanoke	Appealed 8/31/07
GV07013086-00 White, William v. Earhart, Lisa	Unlawful detainer	General District Court for the City of Roanoke	Appealed 8/31/07
GV07013087-00 & GV07013087-01 White, William v. Hill, Karen	Unlawful detainer Garnishment	General District Court for the City of Roanoke	Judgment for the Plaintiff 8/31/07 Closed 3/26/08
CL06002331-00 White, William v. Specialized Loan Servicing, LLC	Civil	Circuit Court for the City of Roanoke	Pending
CL05000835-00 White, William v. Ampro Mortgage Corp.	Civil	Circuit Court for the City of Roanoke	Pending
CL05000932-00 White, William v. Hamilton, Edward, Jr.	Civil	Circuit Court for the City of Roanoke	Pending
CL06000068-00 White, William v. Chase Bank, USA, NA	Civil	Circuit Court for the City of Roanoke	Settled
Cl06001561-00 White, William v. Mortgage Lenders Network, LLC	Civil	Circuit Court for the City of Roanoke	Pending
CL06001679-00 & CL06001683-00 White, William v. Perez, Doris & Greogorio	Civil	Circuit Court for the City of Roanoke	Pending
2:07-CV-342 USA v. Henry, et al.	Civil	United States District Court for the Estern District of Virginia, Norfolk Division	Pending
7:08-mc-3 USA v. Henry, et al.	Civil	United States District Court for the Western District of Virginia, Roanoke Division	Pending
03-08-0401-8 Stout, Shannon v. White, William 03-08-0404 Brown, Raymond & Tabitha v. White, William	Civil	US Department of Housing and Urban Development	Pending complaints

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None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER

DATE OF REPOSSESSION. FORECLOSURE SALE. TRANSFER OR RETURN

DESCRIPTION AND VALUE OF **PROPERTY**

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

NAME AND LOCATION

NAME AND ADDRESS OF ASSIGNEE ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF COURT OF CUSTODIAN CASE TITLE & NUMBER DATE OF ORDER

DESCRIPTION AND VALUE OF **PROPERTY**

7

7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION **RELATIONSHIP TO** DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY \$1,000.00

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

Gambling on vacation cruise

10/7/2007

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9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE Harry W. Brown, Attorney at Law, P.C. 125 Kirk Avenue S.W. Roanoke, VA 24011

DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR 3/12 & 5/28/08

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

8

\$1.000.00 \$6,400.00

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

William David White 5725 Artesian Drive Derwood, MD 20855

Father

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

Real estate TAX ID#1213106 1610 Patterson Avenue, S.W., Roanoke, VA 24016

Consideration \$110,000.00

None b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S)

DATE

5/2/2007

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST

IN PROPERTY

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER. AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY

NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS DATE OF TRANSFER OR SURRENDER, IF ANY

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13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

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14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

DESCRIPTION AND VALUE OF

NAME AND ADDRESS OF OWNER

PROPERTY

LOCATION OF PROPERTY

15. Prior address of debtor

None П

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS 188 Summit Way, Roanoke, VA 24014 NAME USED William A. White DATES OF OCCUPANCY

1/1/04-1/1/08

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to. statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS

NAME AND ADDRESS OF

DATE OF

ENVIRONMENTAL.

GOVERNMENTAL UNIT

NOTICE

LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF

DATE OF

ENVIRONMENTAL

SITE NAME AND ADDRESS

GOVERNMENTAL UNIT

NOTICE

LAW

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c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

10

18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six **years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

> LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO.

NAME (ITIN)/ COMPLETE EIN

White Homes & Land, 65-1226687

LLC

ANSWP, LLC

ADDRESS PO BOX 8631 Roanoke, VA 24014

PO BOX 8601 Roanoke, VA 24014

BEGINNING AND NATURE OF BUSINESS **ENDING DATES** 5/21/2004

Managment and ownership of real estate

Publishing July 2006

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME **ADDRESS**

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

None b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME **ADDRESS** DATES SERVICES RENDERED Case 08-71107 Doc 1 Filed 06/13/08 Entered 06/13/08 14:26:10 Desc Main

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None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME William A. White

None

ADDRESS PO BOX 8631 Roanoke, VA 24014

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within two years immediately preceding the commencement of this case.

NAME AND ADDRESS DATE ISSUED **July 2007**

Brisa Fund, LLLP PO BOX 6777 Washington, DC 20020-0477

Various mortgage lenders

6/2006-2/2008

20. Inventories

None a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DOLLAR AMOUNT OF INVENTORY DATE OF INVENTORY INVENTORY SUPERVISOR (Specify cost, market or other basis)

b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY

21. Current Partners, Officers, Directors and Shareholders

None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NATURE OF INTEREST NAME AND ADDRESS PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NATURE AND PERCENTAGE NAME AND ADDRESS TITLE OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

None a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

ADDRESS NAME DATE OF WITHDRAWAL

b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year None immediately preceding the commencement of this case.

NAME AND ADDRESS **TITLE** DATE OF TERMINATION Case 08-71107 Doc 1 Filed 06/13/08 Entered 06/13/08 14:26:10 Desc Main Document Page 59 of 70

23. Withdrawals from a partnership or distributions by a corporation

None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

6/13/08 2:20PM

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24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	June 13, 2008	Signature	/s/ William Alexander White
			William Alexander White
			Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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United States Bankruptcy Court Western District of Virginia

In	re William Alexander White	9	Case No.	
		Debtor(s)	Chapter	11
	DISCLOSURE OF CO	OMPENSATION OF ATTOR	NEY FOR DI	EBTOR(S)
1.	Pursuant to 11 U.S.C. § 329(a) and Bankr compensation paid to me within one year before be rendered on behalf of the debtor(s) in contents.	re the filing of the petition in bankruptcy,	or agreed to be pa	id to me, for services rendered or to
	For legal services, I have agreed to accept		\$	20,000.00**
	Prior to the filing of this statement I have	received	\$	7,400.00
	Balance Due		\$	12,600.00
2.	\$ 1,039.00 of the filing fee has been paid	l.		
3.	The source of the compensation paid to me wa	s:		
	Debtor Other (specify):	White Homes & Land, LLC		
4.	The source of compensation to be paid to me is	S:		
	Debtor Other (specify):			
5.	☐ I have not agreed to share the above-disclo	osed compensation with any other person u	nless they are mem	bers and associates of my law firm.
	I have agreed to share the above-disclosed copy of the agreement, together with a list			
6.	reaffirmation agreements and a	and rendering advice to the debtor in deter dules, statement of affairs and plan which r	mining whether to may be required; I any adjourned hea mption planning and filing of mot	file a petition in bankruptcy; urings thereof; ; preparation and filing of ions pursuant to 11 USC
7.	By agreement with the debtor(s), the above-dis Representation of the debtors in any other adversary proceeding	n any dischargeability actions, judic		es, relief from stay actions or
	d.) Debtor(s) entered into an ho	ourly fee agreement with additional t a flat fee estimate only.	erms.Terms of t	he agreement supersede
		CERTIFICATION		
this	I certify that the foregoing is a complete statem is bankruptcy proceeding.	nent of any agreement or arrangement for p	ayment to me for re	epresentation of the debtor(s) in
Da	ated:			
		Harry W. Brown, E Harry W. Brown, A 125 Kirk Avenue S Roanoke, VA 2401 540-345-0200 Fax	ttorney at Law, .W. 1 : 540-345-4049	P.C.
1		ela@hblawoffice.re	oacoxmail.com	

B 201 (04/09/06)

UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF VIRGINIA

NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

B 201 (04/09/06)

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Attorney

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Harry W. Brown, Esquire 41300	${ m X}^{\prime}$ /s/ Harry W. Brown, Esquire	June 13, 2008
Printed Name of Attorney	Signature of Attorney	Date
Address:		
125 Kirk Avenue S.W. Roanoke, VA 24011 540-345-0200		
I (We), the debtor(s), affirm that I (we) have re	Certificate of Debtor ceived and read this notice.	
William Alexander White	χ /s/ William Alexander White	June 13, 2008
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	X	
	Signature of Joint Debtor (if any)	Date

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United States Bankruptcy Court

	\mathbf{W}	estern District of Virginia		
In re W	/illiam Alexander White		Case No.	
		Debtor(s)	Chapter	11
	VERIFICATI	ION OF CREDITOR MA	TRIX	
The above-	named Debtor hereby verifies that the attac	thed list of creditors is true and correct	t to the best	of his/her knowledge.
Date: Ju	ine 13, 2008	/s/ William Alexander White		
		William Alexander White		

Signature of Debtor

APPALACHIAN POWER PO BOX 24413 CANTON, OH 44701-4413

APPALACHIAN POWER PO BOX 24401 CANTON, OH 44701

BANK OF AMERICA PO BOX 15184 WILMINGTON, DE 19886-5710

BANK OF AMERICA PO BOX 15710 CAROL STREAM, IL 60197-5270

BARCLAYS
PO BOX 8833
WILMINGTON, DE 19899-8833

BARCLAYS BANK DELAWARE 125 S WEST ST WILMINGTON, DE 19801

BIERMAN, GEESING & WARD, LLC 4520 EAST WEST HIGHWAY, SUITE 200 BETHESDA, MD 20814

BRISA FUND, LLLP PO BOX 66667 WASHINGTON, DC 20020-0477

CARNIVAL SEA MILES PO BOX 13337 PHILADELPHIA, PA 19101

CHASE HOME FINANCE PO BOX 78116 PHOENIX, AZ 85062-8116

CHASE MANHATTAN MORTGA 10790 RANCHO BERNARDO RD SAN DIEGO, CA 92127 EDWARD JONES FIA CARD SERVICES PO BOX 175726 WILMINGTON, DE 19886

FIA CSNA PO BOX 17054 WILMINGTON, DE 19884

GEORGE A. MCLEAN, JR., ESQ. 302 WASHINGTON AVE., S.W. ROANOKE, VA 24016

GLENDA REVORD 503 MYRA ROAD RAEFORD, NC 28376

HORN'S PLUMBING & HEATING 3295 BRADSHAW ROAD SALEM, VA 24153

HSBC BANK PO BOX 5253 CAROL STREAM, IL 60197

HSBC BANK NEVADA PO BOX 81622 SALINAS, CA 93912-1622

I.C. SYSTEM, INC.
444 HIGHWAY 96 EAST
PO BOX 64887
SAINT PAUL, MN 55164-0887

JODY STEWART, CRR, RMR OFFICIAL U.S. COURT REPORTER 600 GRANBY STREET, #217 NORFOLK, VA 23510

LORI WAGNER, ESQ.
U.S. DEPARTMENT OF JUSTICE
950 PENNSYLVANIA AVE.,
WASHINGTON, DC 20530

OPTION ONE MORTGAGE IRVINE CENTER DRIVE IRVINE, CA 92618

OPTION ONE MORTGAGE CO 3 ADA WAY IRVINE, CA 92618

OPTION ONE MORTGAGE CORPORATION PO BOX 44042 JACKSONVILLE, FL 32231-4042

OPTION ONE MORTGAGE CORPORATION DA CSRESOLUT 6501 IRVINE CENTER DRIVE IRVINE, CA 92618

OPTION ONE MORTGAGE CORPORATION PO BOX 9025 TEMECULA, CA 92589-9025

OPTION ONE PAYMENT PROCESSING PO BOX 44042

JACKSONVILLE, FL 32231-4042

PROFESSIONAL DEBT MEDIATION, INC. 4161 CARMICHAEK AVE SUITE 156
JACKSONVILLE, FL 32207

PROVIDIAN
PO BOX 660487
DALLAS, TX 75266-0487

PROVIDIAN
PO BOX 660433
DALLAS, TX 75266-0487

RICHARD LAWRENCE, ESQ. 1ST STREET, S.W. ROANOKE, VA 24016

ROANOKE CITY TREASURERS OFFICE 215 CHURCH AVENUE ROANOKE, VA 24016

ROANOKE CITY TREASURES OFFICE PO BOX 1451 ROANOKE, VA 24007

SUMMIT & ROANOKE APT., LLC 48500 FRANKLIN ROAD S.W. ROANOKE, VA 24014

THE WASHINGTON SAVINGS BANK, FSB 4201 MITCHELLVILLE ROAD, SUITE 503 BOWIE, MD 20716

TROUTMAN SANDERS, LLP 1111 E. MAIN STREET PO BOX 1122 RICHMOND, VA 23218-1122

TROUTMAN SANDERS, LLP 150 W. MAIN STREET, SUITE 1600 NORFOLK, VA 23510

US DEPARTMENT OF HOUSING & URBAN DE OFFICE OF FAIR HOUSING & EQUAL OPPO 100 PENN SQ., EAST THE WANAMAKER BLD PHILADELPHIA, PA 19107-3380

VERIZON PO BOX 660720 DALLAS, TX 75266-0720

WACHOVIA MORTGAGE 1100 CORPORATE CENTER DRIVE RALEIGH, NC 27607-5066

WACHOVIA MORTGAGE PO BOX 96001 CHARLOTTE, NC 28296-0001

WACHOVIA MORTGAGE, FSB 1100 CORPORATE CENTER DRIVE PO BOX 900001 RALEIGH, NC 27675-9000 WACHOVIA MORTGAGE, FSB PO BOX 900001 RALEIGH, NC 27675-9000

WACHOVIA MORTGAGE, FSB 1100 CORPORATE CENTER DRIVE RALEIGH, NC 27607-5066

WASH MUTUAL/PROVIDIAN PO BOX 9180 PLEASANTON, CA 94566

WASHINGTONMUTUAL PAYMENT PROCESSING PO BOX 660548 DALLAS, TX 75266-0548

WESTERN VIRGINIA WATER AUTHORITY UTILITY BILLING OFFICE PO BOX 1140 ROANOKE, VA 24006-1140

WESTERN VIRGINIA WATER AUTHORITY UTILITY BILLING OFFICE PO BOX 17381 ROANOKE, VA 24006-1140

WESTERN VIRGINIA WATER AUTHORITY PO BOX 17381 BALTIMORE, MD 21297-1381

WHITE HOMES & LAND, LLC PO BOX 8631 ROANOKE, VA 24014

WHITE POLITICS, INC. (DEFUNCT)
FLORRISSANT, MO

WILLIAM DAVID WHITE 5725 ARTESIAN DRIVE DERWOOD, MD 20855

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B22B (Official Form 22B) (Chapter 11) (01/08)

In re	William Alexander White			
	Debtor(s)			
Case N	umber:			
	(If known)			

CHAPTER 11 STATEMENT OF CURRENT MONTHLY INCOME

In addition to Schedules I and J, this statement must be completed by every individual Chapter 11 debtor, whether or not filing jointly. Joint debtors may complete one statement only.

delendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line. 2 Gross wages, salary, tips, bonuses, overtime, commissions. Net income from the operation of a business, profession, or farm. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 3. If more than one business profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero. Debtor Spouse a. Gross receipts S 12,365.00 S 0.00 b. Ordinary and necessary business expenses S 3,744.00 S 0.00 c. Business income Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. Do not enter a number less than zero. Debtor Spouse a. Gross receipts S 0.00 S 0.00 b. Ordinary and necessary operating expenses S 0.00 S 0.00 c. Rent and other real property income Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. Do not enter a number less than zero. Debtor Spouse a. Gross receipts S 0.00 S 0.00 c. Rent and other real property income Subtract Line b from Line a 0.00 S 0.								
a. □ Unmarried. Complete only Column A ("Debtor's Income") for Lines 2-10. □ Married, not filing jointly. Complete only column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 2-10. □ Married, filing jointly. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 2-14. All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six—month total by six, and enter the result on the appropriate line. 2 Gross wages, salary, tips, homuses, overtime, commissions. Net lincome from the operation of a business, profession, or farm. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 3. If more than one business profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero. Debtor Spouse 3. 7. 2. 3. 5. 0.00 Net Rental and other real property income. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. Do not enter a number less than zero. Net Rental and other real property income. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. Do not enter a number less than zero. Debtor Spouse		Part I. CALCULATION	OF CURREN	Γ MONTHLY INC	ON	IE		
b. Married, not filing jointly. Complete only column A ("Debtor's Income") for Lines 2-10. c. Married, filing jointly. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 2-11. All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the apprropriate line. 2 Gross wages, salary, tips, bonuses, overtime, commissions. Net income from the operation of a business, profession, or farm. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 3. If more than one business profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero. Debtor Spouse a. Gross receipts \$ 12,365.00 \$ 0.00 b. Ordinary and necessary business expenses \$ 3,744.00 \$ 0.00 c. Business income Net Rental and other real property income. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. Do not enter a number less than zero. Debtor Spouse Any and a construction of the six of the s		Marital/filing status. Check the box that applies and	complete the balanc	e of this part of this state	mer	nt as directed.		
b. Married, filling jointly. Complete both Column A ("Debtor's Income") for Lines 2-11 All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filling the bankruptcy case, ending on the last day of the month before the filling. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line. 2 Gross wages, salary, tips, bonuses, overtime, commissions. Net income from the operation of a business, profession, or farm. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 3. If more than one business profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero. Debtor Spouse a. Gross receipts \$ 12,365.00 \$ 0.00 b. Ordinary and necessary business expenses \$ 3,744.00 \$ 0.00 c. Business income Net Rental and other real property income. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. Do not enter a number less than zero. Debtor Spouse a. Gross receipts \$ 0.00 \$ 0.00 b. Ordinary and necessary operating expenses \$ 0.00 \$ 0.00 c. Rent and other real property income Subtract Line b from Line a Debtor Spouse 4 Debtor Spouse 5 Interest, dividends, and royalties. 5 Pension and retirement income. 5 Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose. Do not include almony or separate maintenance payments or amounts paid by the debtor's spouse if Column B is completed. Unemployment compensation later the amount in the appropriate column(s) of Line 8. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or benefit under the Social Security Act, do not								
All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line. 2 Gross wages, salary, tips, bonuses, overtime, commissions. Net income from the operation of a business, profession, or farm. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 3. If more than one business profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero. Debtor	1	b. Married, not filing jointly. Complete only column A ("Debtor's Income") for Lines 2-1						
calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line. 2 Gross wages, salary, tips, bonuses, overtime, commissions. Net income from the operation of a business, profession, or farm. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 3. If more than one business profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero. Debtor Spouse a. Gross receipts S 12,365.00 S 0.00 b. Ordinary and necessary business expenses S 8,744.00 S 0.00 c. Business income Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. Do not enter a number less than zero. Debtor Spouse a. Gross receipts S 0.00 S 0.00 b. Ordinary and necessary operating expenses S 0.00 S 0.00 c. Rent and other real property income Subtract Line b from Line a subtract Line b from Line a number less than zero. Interest, dividends, and royalties. Pension and retirement income. Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor's dependents, including child support paid for that purpose. Do not include alimony or separate maintenance payments or amounts paid by the debtor's spouse if Column B is completed. Unemployment compensation. Enter the amount in the appropriate column(s) of Line 8. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act Debtor S 0.00 Spouse S 0.00 S					Spo	use's Income")	for :	Lines 2-10.
the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line. 2 Gross wages, salary, tips, bonuses, overtime, commissions. Net income from the operation of a business, profession, or farm. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 3. If more than one business profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero. Debtor						Column A		Column B
Six-month total by six, and enter the result on the appropriate line. Six-month total by six, and enter the result on the appropriate line.						Debtor's		Spouse's
Security Act or payments received and enter the Social Security Act on potentian of a business, professions. Security Act on pot include alimony or separate maintenance payments or an ounter payments or an ounter payments or security Act on payments and row line and propried and an enter the differs of the there on the payments of alimony or separate maintenance payments and provide details on an attachment. Do not enter a number less than zero. Debtor				you must divide the				Income
Net income from the operation of a business, profession, or farm. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 3. If more than one business profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero. Debtor	2		-		\$	0.00	\$	0.00
and enter the difference in the appropriate column(s) of Line 3. If more than one business profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero. Debtor Spouse		Net income from the operation of a business, profe	ssion, or farm. Subt	ract Line b from Line a	Ψ	0.00	Ψ	0.00
number less than zero. Debtor Spouse								
Debtor Spouse			ride details on an atta	achment. Do not enter a				
a. Gross receipts S 12,365.00 S 0.00 b. Ordinary and necessary business expenses S 8,744.00 S 0.00 c. Business income Subtract Line b from Line a Net Rental and other real property income. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. Do not enter a number less than zero. Debtor Spouse	3	number less than zero.						
D. Ordinary and necessary business expenses S. 8,744.00 S. 0.00		Cross receipts						
Net Rental and other real property income. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. Do not enter a number less than zero. Debtor Spouse								
Net Rental and other real property income. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. Do not enter a number less than zero. Debtor Spouse					\$	3 621 00	\$	0.00
difference in the appropriate column(s) of Line 4. Do not enter a number less than zero. Debtor Spouse		<u> </u>			Ψ	0,021.00	Ψ	0.00
a. Gross receipts \$ 0.00 \$ 0.00 b. Ordinary and necessary operating expenses \$ 0.00 \$ 0.00 c. Rent and other real property income Subtract Line b from Line a \$ 0.00 \$ 5 Interest, dividends, and royalties. \$ 0.00 \$ 6 Pension and retirement income. \$ 0.00 \$ 7 Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose. Do not include alimony or separate maintenance payments or amounts paid by the debtor's spouse if Column B is completed. \$ 0.00 \$ 8 Unemployment compensation. Enter the amount in the appropriate column(s) of Line 8. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below: Unemployment compensation claimed to be a benefit under the Social Security Act. Debtor \$ 0.00 Spouse \$ 0.00 \$ Income from all other sources. Specify source and amount. If necessary, list additional sources on a separate page. Total and enter on Line 9. Do not include allmony or separate maintenance payments paid by your spouse if Column B is completed, but include all other payments of alimony or separate maintenance. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism.								
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Interest, dividends, and royalties. Pension and retirement income. Solution Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose. Do not include alimony or separate maintenance payments or amounts paid by the debtor's ropuse if Column B is completed. Unemployment compensation. Enter the amount in the appropriate column(s) of Line 8. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below: Unemployment compensation claimed to be a benefit under the Social Security Act Debtor \$0.00 Spouse \$0.00 \$ Income from all other sources. Specify source and amount. If necessary, list additional sources on a separate page. Total and enter on Line 9. Do not include allimony or separate maintenance payments paid by your spouse if Column B is completed, but include all other payments of alimony or separate maintenance. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism.				-				
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victim of international or domestic terrorism.		alimony or separate maintenance. Do not include any benefits received under the Social						
	9	Security Act or payments received as a victim of a war crime, crime against humanity, or as a						ļ
		victim of international or domestic terrorism.	D-L	C	1			
a. Debtor Spouse					1			
a. \$ \$ \$ b. \$ 0.00 \$					Ф	0.00	¢	0.00
Subtotal of current monthly income Add lines 2 thru 0 in Column A and if Column B is		<u>'</u>		T	Ф	0.00	Ψ	0.00
completed, add Lines 2 thru 9 in Column B. Enter the total(s). \$\\$3,621.00 \\$	10			, Column D 10	\$	3,621.00	\$	0.00

6/13/08 2:20PM

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B22B (Official Form 22B) (Chapter 11) (01/08)

11	Total current monthly income. If Column B has been completed, add Line 10, Column A to Line 10, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 10, Column A. \$ 3,621.00
	Part II. VERIFICATION
12	I declare under penalty of perjury that the information provided in this statement is true and correct. (If this is a joint case, both debtors must sign.) Date: June 13, 2008 Signature: /s/ William Alexander White William Alexander White (Debtor)

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